



March 11, 2004

Ms. Jennifer J. Johnson, Secretary
Board of Governors of the Federal Reserve System
20th and C Streets, N.W.
Washington, DC 20551

Re: Comments to Proposed Amendments to Regulation CC Docket No.: R-1176

Dear Ms. Johnson:

We have reviewed the Federal Reserve Board's proposed regulation (the "Proposal") to amend Regulation CC to implement the Check Clearing for the 21st Century Act (the "Check 21 Act").

We have reviewed and support the comments the Electronic Check Clearing House Organization ("ECCHO") and the Commenters have identified under separate cover

If you have any questions or require additional explanations, please contact me directly at (972) 788 - 2580.

Sincerely,

A handwritten signature in cursive script that reads 'Sydney Smith Hicks'.

Sydney Smith Hicks, Ph.D.
President and CEO